

NEW CLAIMS

Please add new claims 12-20 as follows:

12. A system for presenting a reason for the rejection of a credit application from an applicant comprising:

an underwriter operative to:

obtain a factor from a credit bureau identified as influencing the FICO score assigned to the application by the credit bureau,

map the factor identified by the credit bureau to an internal rejection code;

determine whether the internal rejection code corresponds to a specific code or a general code;

if the internal rejection code corresponds to a general code, check a result of an attribute test to determine whether the result corresponds to an appropriate rejection reason;

if the attribute test result corresponds to an appropriate rejection reason, then change the internal rejection code to correspond to the appropriate rejection reason; and

provide a rejection reason corresponding to the internal rejection code to the applicant.

13. A system for presenting a reason for the rejection of a credit application as recited in claim 12 wherein the underwriter is further operative to allow the internal rejection code to remain a general code if the attribute test result does not correspond to an appropriate rejection reason.

14. A system for presenting a reason for the rejection of a credit application as recited in claim 12 wherein the underwriter is further operative to provide a web page to the applicant

that includes the rejection reason and provide an applet that communicates automatically that the web page has been downloaded without requiring affirmative acknowledgement by the applicant.

~~4~~ 15. A computer program embodied on a carrier wave for presenting a reason for the rejection of a credit application from an applicant comprising:

program code operative to obtain a factor from a credit bureau identified as influencing the FICO score assigned to the application by the credit bureau;

program code operative to map the factor identified by the credit bureau to an internal rejection code;

program code operative to determine whether the internal rejection code corresponds to a specific code or a general code;

program code operative to check a result of an attribute test, if the internal rejection code corresponds to a general code, to determine whether the result corresponds to an appropriate rejection reason;

program code operative to change the internal rejection code to correspond to the appropriate rejection reason if the attribute test result corresponds to an appropriate rejection reason; and

program code operative to provide a rejection reason corresponding to the internal rejection code to the applicant.

~~5~~ 16. A computer program embodied on a carrier wave for presenting a reason for the rejection of a credit application as recited in claim ~~4~~ 15 further comprising:

program code operative to allow the internal rejection code to remain a general code if the attribute test result does not correspond to an appropriate rejection reason.

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~~6~~ 17. A computer program embodied on a carrier wave for presenting a reason for the rejection of a credit application as recited in claim ~~4~~ 15 further comprising:

program code operative to provide a web page to the applicant that includes the rejection reason; and

program code operative to provide an applet that communicates automatically that the web page has been downloaded without requiring affirmative acknowledgement by the applicant.

~~7~~ 18. A computer readable medium having program code embodied therein for presenting a reason for the rejection of a credit application from an applicant comprising:

program code operative to obtain a factor from a credit bureau identified as influencing the FICO score assigned to the application by the credit bureau;

program code operative to map the factor identified by the credit bureau to an internal rejection code;

program code operative to determine whether the internal rejection code corresponds to a specific code or a general code;

program code operative to check a result of an attribute test, if the internal rejection code corresponds to a general code, to determine whether the result corresponds to an appropriate rejection reason;

program code operative to change the internal rejection code to correspond to the appropriate rejection reason if the attribute test result corresponds to an appropriate rejection reason; and

program code operative to provide a rejection reason corresponding to the internal rejection code to the applicant.

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~~8~~ 19. A computer readable medium having program code embodied therein for presenting a reason for the rejection of a credit application as recited in claim ~~7~~ 18 further comprising:

program code operative to allow the internal rejection code to remain a general code if the attribute test result does not correspond to an appropriate rejection reason.

~~9~~ 20. A computer readable medium having program code embodied therein for presenting a reason for the rejection of a credit application as recited in claim ~~7~~ 18 further comprising:

program code operative to provide a web page to the applicant that includes the rejection reason; and

program code operative to provide an applet that communicates automatically that the web page has been downloaded without requiring affirmative acknowledgement by the applicant.

CLEAN COPY OF AMENDED CLAIMS

Please amend claims 2 and 8 to read as follows:

1/2. A method of presenting a reason for the rejection of a credit application from an applicant comprising:

obtaining a factor from a credit bureau identified as influencing the FICO score assigned to the application by the credit bureau;

mapping the factor identified by the credit bureau to an internal rejection code;

determining whether the internal rejection code corresponds to a specific code or a general code;

if the internal rejection code corresponds to a general code, checking a result of an attribute test to determine whether the result corresponds to an appropriate rejection reason;

if the attribute test result corresponds to an appropriate rejection reason, then changing the internal rejection code to correspond to the appropriate rejection reason; and

providing a rejection reason corresponding to the internal rejection code to the applicant.

3/8. A method of presenting a reason for the rejection of a credit application from an applicant as recited in claim 2 wherein providing a rejection reason corresponding to the internal rejection code to the applicant further includes providing a web page to the applicant that includes the rejection reason and providing an applet that communicates automatically that the web page has been downloaded without requiring affirmative acknowledgement by the applicant.